MAY 1, 2022 FREEDOM OF INFORMATION ACT LETTER
AFFINITY FEDERAL CREDIT UNION BANK'S ELECTED OR APPOINTED DIRECTOR'S 12 USC 73 OATH
POSTED AT:
https://1drv.ms/b/s!AkWYbx_EB13u0XX7xv_noz-QRfPj

3230 Cruger Avenue 6B
Bronx, New York 10467

May 1, 2022

FREEDOM OF INFORMATION ACT LETTER

To: Disclosure Officer, http://stage-affinityfcu-2016.cp-access.com/contact-us/contact-the-member-service-center/index.aspx
Affinity Federal Credit Union, fax: 908.860.3883
73 Mountainview Blvd
Basking Ridge, New Jersey 07920

Dear Officer:

I am an educator, researcher and consumer protection advocate. Pursuant to 5 U.S.C. §552(a)(3) and other statutory authority, I hereby request that the following document be made available to me:

AFFINITY FEDERAL CREDIT UNION BANK'S ELECTED OR APPOINTED DIRECTOR'S 12 USC 73 OATH

Please certify the document as a public record pursuant to Federal Rule of Civil Procedure 44 and Federal Rule of Evidence 902, and mail a copy of the document, with certification, to me at the above noted address.

I request that you waive any fee for the above service, such waiver being in the public interest because it will be used for education and research purposes. I will pay all reasonable search, copying, and certification charges for the documents requested, to the extent those fees are not waived. Thank you for your attention to this matter.

Sincerely,

Miriam Snyder

REFERENCE:

National banking law at 12 USC 73 requires each elected or appointed director to take an oath that he or she will "diligently and honestly administer the affairs of such association, and will not knowingly violate or willingly permit to be violated any of the provisions" of the National Bank Act and that the director is the owner in his or her own right of the capital stock required by 12 USC 72. The oath must be taken before a Notary Public, properly authorized and commissioned by the state in which the Notary resides, or before any other officer having an official seal and authorized by the state to administer oaths, except that the oath shall not be taken before any such Notary Public or other officer who is an officer of the director's bank. The Notary Public's resident state should be the same as the state in which the oath is administered.
https://www.govinfo.gov/app/details/USCODE-2011-title12/USCODE-2011-title12-chap2-subchapIII-sec73
AND
https://occ.gov/static/licensing/form-instruct-oath-director-v2.pdf

Article VI, Paragraph 2 of the U.S. Constitution is commonly referred to as the Supremacy Clause. It establishes that the federal constitution, and federal law generally, take precedence over state laws, and even state constitutions.
https://constitution.congress.gov/browse/article-6/clause-2/